

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: Case No.: 18-13396 (VFP)  
MICHAEL KALFUS and ROBIN KALFUS, Debtors Chapter: 7  
Judge: Vincent F. Papalia

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**NOTICE OF PROPOSED ABANDONMENT**

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Steven P. Kartzman, Chapter 7 Trustee, in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	Jeanne A. Naughton, Clerk Clarkson S. Fisher US Courthouse 402 East State Street Trenton, New Jersey 08608
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If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on April 14, 2020 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3B. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: The Debtors' interest in Robin's Closet, LLC and Mammogrip, LLC. Valued at about \$0; The Trustee reviewed records and concluded that there was no meaningful equity in either LLC for the bankruptcy estate.
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Liens on property: N/A
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Amount of equity claimed as exempt: N/A
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Objections must be served on, and requests for additional information directed to:

Name: Steven P. Kartzman, Esq./Chapter 7 Trustee, c/o Mellinger Kartzman LLC

Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950

Telephone No.: 973-267-0220

United States Bankruptcy Court  
District of New JerseyIn re:  
Michael Kalfus  
Robin Kalfus  
DebtorsCase No. 18-13396-VFP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf905Page 1 of 4  
Total Noticed: 86

Date Rcvd: Mar 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2020.

db/jdb aty +Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158  
+Forrest Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor, Bayonne, NJ 07002, U.S. 07002-8808

aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibtaltar Drive, Suite 2F, Morris Plains, NJ 07950-1287

cr +Haven Savings Bank, 621 Washington Street, Hoboken, NJ 07030-4907

r +Keller Williams Metropolitan, Keller Williams Metropolitan, 55 Madison Avenue, Morristown, NJ 07960-7321

cr #++++LAKELAND BANK, C/O LECLAIRRYAN, P.C., ATTN.: WILLIAM L. WALDMAN, 1 RIVERFRONT PLZ STE 16, NEWARK NJ 07102-5436  
(address filed with court: Lakeland Bank, c/o LeClairRyan, P.C., Attn.: William L. Waldman, 1037 Raymond Blvd., 16th Floor, Newark, NJ 07102)

acc Petrucelli Piotrowski & Co, Inc., Petrucelli, Piotrowski & Co, Inc., 236 Main Street, Woodbridge, NJ 07095

intp +The County of Morris, Morris County Sheriff's Offi, c/o Riker Danzig, One Speedwell Avenue, Morristown, NJ 07960-6838

517344689 1st Constitution Bk, 796 Rt 130 N, Cranbury, NJ 08512

517344691 +Albert Kenney, 3 Leach Hollow Road, Sherman, CT 06784-2302

517818038 American Express, PO Box 1270, Newark, NJ 07101-1270

517385072 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517435133 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517344692 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

517344693 +Attorney General, US Dept. of Justice, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683

517593065 +CVF III Mortgage Loan Trust II c/o Shellpoint Mort, PO Box 10826, Greenville SC 29603-0826

518660368 +Cardlen Inc., 8101 Sandy Spring Drive, Suite 250-L, Laurel, MD 20707-3527

517810195 +Chase Bank USA, N.A., PO Box 15368, Wilmington, DE 19850-5368

517344698 +Dixon Bros, 100 Pocono Road, Mountain Lakes, NJ 07046-1649

517382446 +Dixon Bros. A & A oil Propane, Ralph A, Grieco Esquire, 758 Morris Tpke, PO Bxo 505, Short Hills, NJ 07078-0505

517344699 +Dixon Oil, 100 Pocono Road, Mountain Lakes, NJ 07046-1649

517344700 +Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673

517344701 +Feitlin, Youngman, Karas & Gerson, Heritage Plaza II, 65 Harristown Road, Suite 207, Glen Rock, NJ 07452-3317

517608773 +Feitlin, Youngman, Karas & Gerson, LLC, 65 Harristown Road, Suite 207, Glen Rock, New Jersey 07452-3317

517609033 +Fishman Consulting Group, LLC, c/o The Law Office of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216, Morristown, New Jersey 07960-6834

517344702 Forman, Holt, Eliades & Youngman LLC, 80 Route 3 Easte, Suite 290, Paramus, NJ 07652

517818040 +George Hellerman, Bankruptcy Specialist, IRS, 955 S. Springfield Ave, Bldg A, Springfield, NJ 07081-3570

517435703 +HSBC Bank USA, N.A., 2929 Walden Avenue C17, Business Services, Depew, NY 14043-2602

517818041 Halpin Stephen, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

517344703 Haven Savings Bank, 621 WashingtonS treet, Hoboken, NJ 07030

517703685 +Houser Engineering, 1141 Greenwood Lake Tpke, Ringwood, NJ 07456-1433

517655708 +Houser Engineering, LLC., 1141 Greenwood Lake Turnpike, Suite C, Ringwood, NJ 07456-1433

517344704 +Hsbc Bank, P.O. Box 2013, Buffalo, NY 14240-2013

517656959 +Isabel Del Corral, 277 Fairfield Road, Fairfield, NJ 07004-1900

517572439 +JCP&L, P.O. Box 16001, Reading, PA 19612-6001

517893287 +Jersey Central Power & Light/First Energy, 101 Crawford Corner Rd Bldg, Suite 511, Holmdel, NJ 07733-1976

517344707 ++LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998  
(address filed with court: Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438)

517387868 +Lakeland Bank, William L. Waldman, Esq and, Matteo Percontino Esq.K&L Gates LLP, One Newark Center 10th Floor, 1085 Raymond Blvd, Newark, NJ 07102-5237

517388267 Law Office of Forrest S. Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor, Bayonne, NJ 07002

517818042 Law Office of Forrest Scott Turkish, 595 Broadway, Ground Floor, Bayonne, NJ 07002

517344708 M2 Worldwide, LLC, 706C Myrtle Avenue, Boonton, NJ 07005

517382495 +NJSVS Surcharge Violation System Office, Bankruptcy Unit, PO Box 136, Trenton, NJ 08666-0136

517344709 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St., PO Box 112, Trenton, NJ 08625-0112

517572440 +Petro Home Services, 15 Richboynton Avenue, Dover, NJ 07801-2649

517703686 +Petro Oil, 15 Richboynton Avenue, Dover, NJ 07801-2649

517344710 +Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018

517344711 +Ralph A. Grieco, P.A., 758 Morris Turnpike, P.O. Box 505, Short Hills, NJ 07078-0505

517656976 +Richard Levinson, 129 Tournament Drive, Monroe Township, NJ 08831-2537

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517407061 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,  
DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)  
517344712 +Saul Ewing, LLP, 650 College Road East, Suite 4000, Princeton, NJ 08540-6603  
517344713 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826  
517344715 +State of New Jersey Division of Taxation, Compliance & Enforcement - Compliance,  
50 Barrack Street, 9th Floor, Trenton, NJ 08695-0001  
517703687 State of Vermont, Department of Taxes, Montpelier, VT 05633-1401  
517655709 +State of Vermont Dept. of Taxes, 133 State Street, Montpelier, VT 05633-0002  
517365914 +THE BANK OF NEW YORK MELLON, c/o Gilbert R. Yabes, ALDRIDGE PITE, LLP,  
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921  
517344716 +The Fishman Consulting Group, LLC., 23 Cornwall Drive, Westfield, NJ 07090-1353  
517655710 +The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320  
517344717 +The Law Offices of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216,  
Morristown, NJ 07960-6834  
517344718 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475,  
Minneapolis, MN 55440-9475  
517344719 +Townes B. Johnson, III, P.O. Box 9246, Greenville, SC 29604-9246  
517703688 +Township of Boonton, Attn: Tax Collector, 155 Powerville Road, Boonton, NJ 07005-8729  
517395021 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
517369185 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
517818043 +Volkswagen Credit, Inc., PO Box 9013, Addison, TX 75001-9013  
517392181 +Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482,  
Phoenix, AZ 85038-9482  
517818044 +Wells Fargo Bank, NA, Small Business Lending Division, PO Box 29482,  
Phoenix, AZ 85038-9482  
517818045 +Yapstone, 2121 N. California Blvd, Suite 400, Walnut Creek, CA 94596-7305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 18 2020 01:05:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 18 2020 01:05:29 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517600891 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 18 2020 01:00:01  
Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368,  
Greenville, SC 29603-0368  
517344690 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 18 2020 00:59:06 Advanta Bk,  
Welsh and McKean Roads, Po Box 844, Spring House, PA 19477-0844  
517344694 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 18 2020 01:06:07  
Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor,  
Miami, FL 33146-1873  
517344695 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 18 2020 01:00:07 Capital One,  
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517441320 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 18 2020 00:59:20  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
517818039 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 18 2020 01:16:45 Direct TV,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517600521 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 18 2020 01:16:45 Directv, LLC,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517344705 +E-mail/Text: mosborn@infusioncapitalgroup.com Mar 18 2020 01:03:15 Infusion Capital Group,  
c/o Osborn Financial Group, LLC., 1000 Johnnie Dodds Blvd., Suite 103-302,  
Mount Pleasant, SC 29464-3135  
517344706 +E-mail/Text: sbse.cio.bnc@mail@irs.gov Mar 18 2020 01:04:41 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
517344696 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 18 2020 01:00:04 Chase Card Services,  
Attn: Correspondence, Po Box 15278, Wilmington, DE 19850  
517344697 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 18 2020 01:01:04 Chase Card Services,  
Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850  
517344714 +Fax: 516-933-1697 Mar 18 2020 01:05:02 Slomins, Inc., 125 Lauman Lane,  
Hicksville, NY 11801-6539  
517843554 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 18 2020 01:18:15 TD Bank, USA,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517611473 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 18 2020 01:06:07  
THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,  
4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837  
517344720 +E-mail/Text: usanj.njbankr@usdoj.gov Mar 18 2020 01:05:35 United States Attorney,  
Peter Rodino Federal Building, 970 Broad St. - Ste. 700, Newark, NJ 07102-2527  
517860269 +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 18 2020 01:05:29 United States Trustee,  
One Newark Center, Suite 2100, Newark, NJ 07102-5235  
517344721 +E-mail/Text: vci.bkcy@vwcredit.com Mar 18 2020 01:05:45 Volkswagen Credit, Inc, Po Box 3,  
Hillsboro, OR 97123-0003

TOTAL: 19

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User: admin  
Form ID: pdf905

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Total Noticed: 86

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517472432\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
517385028\* +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
518660369 ##Dr. Sharon Allison Ottey, 7606 Finglas Court, Laurel, MD 20707-6874

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 19, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 16, 2020 at the address(es) listed below:

Anthony Sodono, III on behalf of Defendant Michael Kalfus asodono@msbnj.com  
Anthony Sodono, III on behalf of Defendant Robin Kalfus asodono@msbnj.com  
Anthony Sodono, III on behalf of Debtor Michael Kalfus asodono@msbnj.com  
Anthony Sodono, III on behalf of Defendant Michael and Robin Kalfus asodono@msbnj.com  
Anthony Sodono, III on behalf of Joint Debtor Robin Kalfus asodono@msbnj.com  
Caitlin Conklin on behalf of Creditor Lakeland Bank caitlin.conklin@klgates.com  
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2005-J9) cwohrlab@LOGS.com, njbankruptcynotifications@logs.com  
Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saoul.com  
Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com,  
bky@martonelaw.com  
David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov  
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Eugene Killian, Jr. on behalf of Defendant Syracuse University ekillian@tkfpc.com,  
lstudwell@tkfpc.com;rmilun@tkfpc.com  
Forrest Scott Turkish on behalf of Attorney Forrest Turkish fsturkish@aol.com  
Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com  
Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com;martinezcr93878@notify.bestcase.c  
om;agouveia@scura.com  
Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com;martinezcr93878@notify.bestcase.c  
om;agouveia@scura.com  
John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyle@norgaardfirm.com,  
sferreira@norgaardfirm.com;l84grandno@gmail.com;kcimmino@norgaardfirm.com  
John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john@fialcowitzlaw.com  
Joseph L. Schwartz on behalf of Interested Party The County of Morris, Morris County  
Sheriff's Office jschwartz@riker.com  
Joseph R Zapata, Jr. on behalf of Plaintiff Steven P. Kartzman jzapata@msklaw.net  
Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net  
Judah B Loewenstein on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net  
Mark E. Hall on behalf of Mediator Mark Hall mhall@foxrothschild.com, cbrown@foxrothschild.com

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Form ID: pdf905

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Total Noticed: 86

Date Rcvd: Mar 17, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Matteo Percontino on behalf of Creditor Lakeland Bank matt.percontino@cohnreznick.com,  
matteo.percontino@klgates.com  
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com  
Richard James Tracy, III on behalf of Creditor The Bank of New York Mellon, FKA The Bank of  
New York, as Trustee for the Certificateholders of Cwalt Alternative Loan Trust 2005-J9,  
Mortgage Pass-Through Certificates, Series 2005-J9 by its servicer rtracy@hillwallack.com,  
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com  
Sari Blair Placona on behalf of Debtor Michael Kalfus splacona@msbnj.com  
Sari Blair Placona on behalf of Joint Debtor Robin Kalfus splacona@msbnj.com  
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net; denisew@msklaw.net  
Steven P. Kartzman on behalf of Plaintiff Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net; denisew@msklaw.net  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net; denisew@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@klgates.com,  
waldmanw@aol.com

TOTAL: 34